

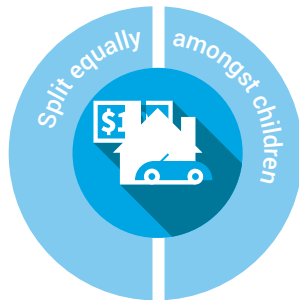
If you die without a Will, the law is very precise as to how your estate will be divided.

Partner, no children or parents

Children – no partner



If your partner is alive, but you have no children or living parents, everything goes to your partner.



If your children are alive when you die but you have no partner, your children receive everything in equal shares (at age 20).

Partner and children

Partner and parents



If your partner and children are living when you die, your partner receives all chattels, \$155,000 and one-third of the residue. Your children will split the remaining two-thirds amongst them.



If your partner and parents are living, but you have no children, your partner receives all personal chattels, \$155,000 and two-thirds of the residue. Your parents receive one third of the remainder (split equally).

Did you know that 50% of New Zealanders don't have a current Will?

By not having a Will, you put the future of your assets and your family at risk.

When you make a Will you are completing a final act of love for your family.

What happens if I die without a Will?

The measures we take to safeguard our loved ones, echo long after we are gone.

**Be smart ~
speak to us today.**

Visit our website
www.perpetualguardian.co.nz

Call us on
0800 737 738



We all go through life accumulating assets and wealth.

It is smart to take some control over how those assets will be distributed after we die.

However, if you do not have a valid Will, you will have no control over how your assets will be distributed when you die. In addition, those left behind will be subjected to long and costly delays while the Courts appoint an Administrator to distribute your assets in accordance with the Administration Act 1969.

Don't leave things to chance. Perpetual Guardian has skilled and experienced staff who can draft your Will to ensure that you have the final say in how your assets are distributed. Always ensure your Will reflects your wishes because it is too late to change it after you have gone.

If you don't have a Will, after you die:

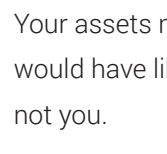


There may be long delays in distributing your assets because of Court processes which could take months to resolve.

Due to these processes, your estate will face additional legal costs.



If you have young children, there could be uncertainty as to their future custody. A Will allows you to nominate the guardian you want for your children.



Your assets may not go those you would have liked. The law will dictate, not you.



In addition to the grieving process, your family could undergo a lot of unnecessary heartache while they try to resolve these issues.

With a Will:

You can provide your family with peace of mind during what is a period of sadness and uncertainty.



Why use Perpetual Guardian?

- We are an expert trustee company built on more than 130 years of experience in drafting Wills, establishing and managing Trusts and planning estates.
- As a trustee company, we exist in perpetuity - we will not go out of business or die, leaving you without a trustee, executor or adviser.
- We will always be here when you and your family need us.
- All our staff are professionals with extensive experience in their areas of expertise.
- We are independent, and will act objectively and impartially when dealing with family members.
- We will deal with your affairs promptly, efficiently and privately.
- We offer a full range of associated services, including Enduring Powers of Attorney, online storage of your Will and much more.